Entrepreneurship Microloans in Canada

A SURVIVOR RESOURCE GUIDE

A survivor-centred guide to microloans, entrepreneurship supports, and lower-risk financial pathways for survivors of economic abuse.

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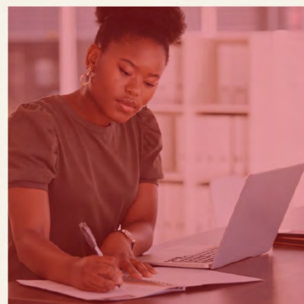

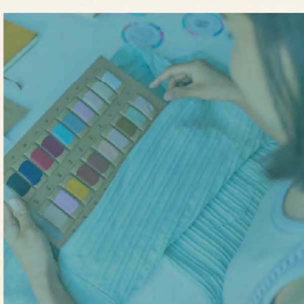

"Economic safety begins when survivors have access to information, choice, and support.

Prepared by

Canadian Center for Women's Empowerment (CCFWE), 2026

This guide is designed to support survivors, advocates, and service providers in exploring entrepreneurship and microloan options with safety, privacy, financial readiness, and long-term economic security in mind.

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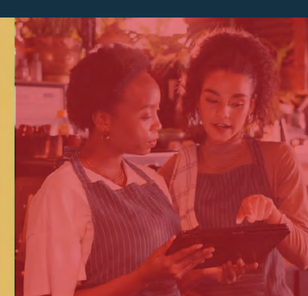

Acknowledgement

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Women and Gender Equality Canada   Femmes et Égalité des genres Canada   Canada

CCFWE also acknowledges the courage, knowledge, and lived experiences of survivors of economic abuse, whose voices continue to shape our work. This guide is grounded in the belief that survivors deserve access to safe financial information, meaningful choices, and pathways to rebuild economic security with dignity and support.

Content Warning

This resource discusses the topics of gender-based violence and economic abuse. We encourage readers to care for their well-being while engaging with this content. To find support in your area, visit here.

Note about gender-inclusive language

CCFWE strives to use gender-inclusive language wherever possible. However, this is not always feasible when engaging with research, data, or programs that are sex- or gender-specific. This resource uses “sex” (female) and “gender” (women) as they appear within programs.

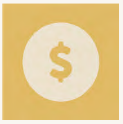
Disclaimer

The information below was compiled by CCFWE through publicly available sources and select conversations with representatives of the listed organizations. While every effort has been made to ensure accuracy, CCFWE does not warrant the completeness or reliability of the information and is not responsible for any errors or omissions.

This guide is intended for informational purposes only and does not constitute an endorsement of microloans or entrepreneurship programs. CCFWE supports survivors’ autonomy in financial decision-making and recognizes that microloans are a form of debt that may not be the safest or most appropriate option for everyone. Taking on debt can be particularly complex for survivors of economic abuse and may carry additional risks depending on individual circumstances. CCFWE does not encourage individuals to take on loans or debt, but aims to provide clear, accessible information about available supports and options. The goal is to support informed, survivor-led financial decisions that prioritize safety, autonomy, and long-term economic security.

Icon Glossary

 = programs that explicitly mention gender-diverse entrepreneurs

 = programs that offer microloan or other financing

 = programs that facilitate microloans by getting clients "loan ready" before referring to microloan programs

 = aspiring entrepreneurs who have a general business idea

 = entrepreneurs who specified their business model and developed a business plan

 = entrepreneurs who have an established business they want to grow

Glossary

Character-driven lending model - An approach that evaluates borrowers based on trust, reliability, and personal circumstances rather than relying primarily on credit scores or formal financial history.

Credit- or asset-driven lending models - This approach evaluates borrowers primarily based on measurable financial indicators such as credit scores, income, collateral, and existing assets to determine eligibility and loan terms.

Dignity-based model - A dignity-based model is an approach that centres people's inherent worth and autonomy by ensuring they are treated with respect, compassion, and choice, and by addressing the social, emotional, and structural barriers that affect their ability to participate fully in economic and personal life.

Microloan - A microloan is a small loan, usually offered with more flexible eligibility requirements than traditional financing, intended to support individuals or small businesses for a range of needs. This guide specifically focuses on microloans for entrepreneurship to start or grow a business.

Introduction

I've found strength in building a business on my own terms. I've learned to advocate for myself, set boundaries, and use my story not as a source of shame but as a source of power.

- Survivor sharing circle participant, July 28, 2025

Starting a business can feel overwhelming, especially for survivors of gender-based violence and economic abuse who may be rebuilding their financial stability, credit history, confidence, and independence. Many survivors assume that banks will not lend to them because of past financial challenges, limited income, poor credit, or a lack of business experience. As a result, many rely on personal savings, credit cards, or support from family and friends to fund their entrepreneurial goals.

A microloan is a small loan, usually offered with more flexible eligibility requirements than traditional financing, intended to support individuals or small businesses for a range of needs. This guide specifically focuses on microloans for entrepreneurship to start or grow a business.

A microloan can help some survivors build financial independence and start or grow a business. However, it is still a form of debt and may not be the right option for everyone. Survivors should first consider their safety, privacy, access to documents, repayment pressure, and whether an abusive partner may be able to monitor financial activity, banking, emails, credit reports, or loan applications.

While no microloan programs in Canada are specifically designed for survivors of economic abuse, there are a number of national, provincial, and local programs that may offer more accessible pathways to financing. As even small amounts of capital can often make a significant difference in helping entrepreneurs start or grow a business, microloans are often sufficient to meet their financing needs. They provide smaller amounts with more flexible eligibility requirements compared to traditional loans.

Many of the identified microloan programs are delivered through community organizations and combine loans with mentorship, coaching, business planning support, financial literacy training, and networking opportunities. This resource guide provides an overview of currently available microloan programs across Canada to help survivors identify potential funding opportunities and supports that may fit their unique circumstances and entrepreneurial journey.

National microloan programs

Rise

Rise Asset Development supports entrepreneurs experiencing mental health or substance use challenges through a dignity-based model (thus centering people's inherent worth and autonomy) that combines flexible microfinancing with coaching and peer support. It is the only program identified by CCFWE that explicitly describes itself as trauma-informed, relies primarily on self-identification for eligibility, and does not treat low or poor credit scores as a determining factor.

Main eligibility criteria:

- Self-identifies as having experienced mental health and/or substance use challenges
- Citizen or a Permanent Resident of Canada
- Would have difficulty acquiring a loan from a mainstream financing organization (e.g. banks)

Programs

EnterpRISEing You – A free, self-paced online entrepreneurship program with 15 modules that helps aspiring entrepreneurs build business skills, confidence, and an initial business plan before connecting with a business advisor from Rise

Small Business Lending Program – Provides low-interest business loans, one-on-one mentorship, and personalized business advisory support for entrepreneurs who cannot access traditional financing. (Note: not accessible for those who are in active bankruptcy or behind on child support payments or government taxes with no payment plan in place)

Peer Supported Startup Program (PSSP) – An 8-week training and mentorship program for entrepreneurs aged 30+ that combines business planning, peer support, coaching, and a start-up grant upon graduation.

Youth Small Business Program (YSBP) – A program for youth aged 16–29 that teaches entrepreneurship fundamentals, business planning, and confidence-building through facilitated learning and group mentorship, with a start-up grant available to graduates.

Women+ Entrepreneurship Program – A trauma-informed entrepreneurship training program built on inclusive, decolonized and accessible feminist philosophy, designed specifically for women, trans women, and non-binary entrepreneurs. It offers business skills development, mentorship, and a supportive peer network.

WEOC National Loan Program

The **Women's Enterprise Organizations of Canada (WEOC) National Loan Program** operates under the federal Women Entrepreneurship Strategy (WES) and is designed to increase access to financing for women-owned businesses across Canada. It provides loans alongside mentorship and regional application support through regional partner organizations.

Main eligibility criteria:

- Canadian citizens or permanent residents who are residing in Canada
- gross annual revenues of less than $2 million
- over 50% women owned
- A business plan, including cash flow forecasts for a minimum of two years

Programs

The **WEOC National Loan Program** provides loans of up to $50,000 to women-owned businesses with annual revenues under $2 million to support business start-up, growth, or sustainability. While credit scores and personal debt is considered, it is not the deciding factor for receiving a loan. The program is delivered through regional loan fund partners who provide business advising, mentorship, and application support, and takes an inclusive approach to lending with no minimum credit score requirement and flexible loan terms.

Note: Applications are only accepted through referral by so-called loan fund partners e.g. PARO for Ontario applicants.

Find your relevant partner organization

Futurpreneur

Futurpreneur supports young entrepreneurs aged 18–39 through financing, mentorship, and business resources. The organization also offers targeted programs for Black and Indigenous entrepreneurs, relying on self-identification. They specifically highlight the additional systemic barriers entrepreneurs with intersectional backgrounds face and include mentorship from individuals with lived experience, networking opportunities, and tailored support opportunities. One of the few programs, Futurpreneur also supports side hustles and gradual business development, enabling individuals to start and grow a business part-time while maintaining other employment or commitments. This may be particularly relevant for survivors seeking to rebuild financial stability over time while balancing other personal responsibilities.

Main eligibility criteria:

- Aged 18 -39 years
- Citizen or a Permanent Resident of Canada and currently living in Canada
- demonstrate some training or experience related to the business idea
- business must create full-time sustainable employment for the applicant (except the Side hustle program)
- complete and viable business plan and cash flow by end of application process
- taxes are up to date, discharged from bankruptcy for at least 5 years,
- authorize Futurepreneur to conduct personal credit check (hard inquiry)
- over 50% women owned
- A business plan, including cash flow forecasts for a minimum of two years

Further details on eligibility

Programs

Core Startup Program - This program supports young entrepreneurs to launch or purchase a business. They offer up to $75,000 in startup financing, up to two years of one-on-one mentorship, business planning tools, and networking opportunities.

Black Entrepreneur Startup Program - Designed for young entrepreneurs who self-identify as Black, this program provides inclusive, equity-free startup financing of up to $75,000 along with up to two years of mentorship, networking opportunities, and business resources. The program is delivered by a team with lived experience and incorporates more flexible financing criteria to address barriers faced by Black entrepreneurs.

Indigenous Entrepreneur Startup Program - This program provides tailored support for entrepreneurs who self-identify as Indigenous through financing of up to $75,000, up to two years of mentorship, networking opportunities, and culturally relevant resources delivered by an Indigenous-led team. The program is designed to address barriers faced by Indigenous entrepreneurs and includes more equitable financing approaches.

Side Hustle Program - This program supports entrepreneurs who want to launch or grow a business while maintaining other employment. It offers up to $25,000 in financing, mentorship for up to two years, networking opportunities, and business planning resources to help entrepreneurs grow their ventures at their own pace.

Indigenous Women Entrepreneurship (IWE)

The **Indigenous Women Entrepreneurship (IWE)** is delivered nationally through Indigenous Financial Institutions (IFIs) in partnership with the National Aboriginal Capital Corporations Association (NACCA). Unlike many mainstream lending programs, IWE combines microloans with culturally grounded mentorship, advisory services, workshops, and flexible business support for First Nations, Inuit, and Métis women. The program aims to address systemic barriers faced by Indigenous women entrepreneurs, including limited access to capital, geographic isolation, and exclusion from traditional financial systems.

Main eligibility criteria:

- Identify as First Nations, Inuit, or Métis women
- at least 51% ownership or control of the business.

Programs

Each Indigenous Financial Institution (IFI) offers unique products and services to support starting or growing a business. They offer access to financial support alongside ongoing business advisory support. This can include networking opportunities or other workshops designed to build knowledge in entrepreneurship, financial literacy, and business marketing.

Note: Loans are delivered through local IFIs. Learn more about the network of IFI and to find an IFI closest to you

To hear from entrepreneurs across the nation participating in our Role Model Campaigns, IWE Role Model Campaign - NACCA National Aboriginal Capital Corporations Association

Community Futures Network of Canada

Community Futures Network of Canada operates through a decentralized model governed not by a central body but 267 community-based offices that deliver and adapt lending and support services based on their community's specific needs. Funded by the federal government, the organization provides loans to individuals who are unable to access traditional bank financing and are living in rural and remote communities, including many Indigenous communities.

Main eligibility criteria:

- Reside in a rural or remote community in Canada
- Demonstrate a viable business idea and commitment to the business, including part-time or home-based ventures

Note: Lending decisions are made through local, community-based boards using a character-driven approach (evaluates borrowers based on trust, reliability, and personal circumstances) rather than traditional banking criteria.

Programs

The CFNC loan amounts range from $5,000 to $150,000 and include flexible interest rates and repayment terms. While not specifically targeted to women, around 40–50% of both clients and loan officers are women.

CFNC offers wraparound support, including entrepreneurship training, business plan development, mentorship, and referrals to small business enterprise centres.

Contact your nearest member office through the regional groups

Specific mention:

Windmill Microlending

While not a microloan entrepreneurship program per se, Windmill Microlending addresses structural exclusion by providing low-interest loans and wraparound support for internationally trained immigrants and refugees who lack Canadian credit history. Its focus is workforce integration rather than entrepreneurship, as loans are restricted to credential recognition, education, and employment-related expenses rather than business start-ups.

Main eligibility criteria:

- immigrant and an internationally-trained individual living in Canada on a permanent status or or refugee;
- completed post-secondary education outside of Canada and/or have a minimum of one year of post-secondary work experience before coming to Canada;
- Demonstrate that you have a Career Success Plan that requires funding;
- Not have an undischarged bankruptcy or a consumer proposal that has been active for less than 6 months.

For more information on eligibility

Programs

The **Windmill Career Loan** provides low-interest loans of up to $15,000 to help skilled immigrants and refugees cover the costs of education, training, accreditation, licensing exams, credential recognition, language training, relocation, and other career-related expenses needed to re-enter their profession in Canada. The loan is paired with career coaching and mentorship and is designed to support newcomers in overcoming barriers to employment and achieving career advancement.

Found out more

Provincial, territorial and local microloan programs

Ontario

Alterna Savings

Alterna Savings is an Ontario-based credit union that offers personal and business banking services, including community-focused microfinance programs designed to improve access to financing for underserved entrepreneurs.

Programs

Income Builder Loan - this is a microfinance program that supports individuals seeking to increase their income through self-employment. It is intended for people with limited income who may not qualify for traditional credit.

Main eligibility criteria

- Canadian residents aged 18 or older and live and work in Ontario.
- Demonstrate a summary or business plan
- 12 months of projected cash flow
- Income or assets of below $30,000 CAD

Working Women Business Loan provides financing to women entrepreneurs who are already operating revenue-generating businesses and seeking to grow their ventures. To qualify for a loan ranging from $1,000 to $25,000, applicants must provide a well-documented business plan with 24 months projected cash flow and business registration documents.

Main eligibility criteria

- Canadian residents aged 18 or older and live and work in Ontario
- 51% ownership as a women-owned business that generates revenue
- Demonstrate a business summary or business plan
- Self-employed with minimal income of under $50,000 CAD

Access Community Capital Fund

Access Community Capital Fund supports underserved early-stage entrepreneurs in Ontario, including women and visible minorities, through business training, coaching and funding.

Programs

ACCESS Business Lab is a free, 8-week, entrepreneurship development program for aspiring and early-stage entrepreneurs. The program helps prepare entrepreneurs from diverse backgrounds who want to develop and launch their business ideas.

Aspiring entrepreneurs participate in business workshops, including group and one-to-one coaching, covering business planning topics such as business ideation, market research, sales, marketing, legal requirements and financial management. This ensures that participants are ready to launch or grow their businesses with solid business ideas and plans.

In partnership with Alterna Savings, ACESS will facilitate business loans of up to $20,000 to eligible graduates of the Business Lab who have received training and coaching, and are ready to take on a loan after meeting the eligibility requirements.

Main eligibility criteria

- Graduate of the Business Lab
- Have a written business plan and cash flow
- Be 18 years or older
- A resident of Ontario
- Meet the credit and financial requirement

ACCESS Business Marketplace is a post-training entrepreneurship program available to graduates of the ACCESS Business Lab that provides real-world sales, networking, and market access opportunities. Participants will have the opportunity to showcase their products and make sales at available community markets, receive sales coaching, access e-commerce support, and build partnerships and customer networks to help grow their businesses and increase market visibility.

Ottawa Community Loan Fund (OCLF)

The **Ottawa Community Loan Fund (OCLF)** is a community-based lender that helps individuals access financing and business support when they may not qualify for traditional bank loans. It focuses on reducing barriers to entrepreneurship by working with community partners and offering more flexible lending options for underserved entrepreneurs.

Main eligibility criteria

- Legal resident in Canada
- Residing in Ottawa and business operating in Ottawa
- Ability and commitment to repay the loan as confirmed by credit checks and references
- If applicable, have been discharged from bankruptcy for at least 2 years and (as confirmed by a credit check); outstanding debts must be manageable to pay off

Programs

The **Small Business Loan Program** provides loans through Alterna of up to $15,000 to help entrepreneurs start or expand a business. The program supports entrepreneurs to get "loan ready" and considers applicants with limited or challenged credit histories and assesses applications on a case-by-case basis, requiring a business plan, cash-flow projections, and evidence of the ability to repay the loan.

OCLF also supports women entrepreneurs that want to apply for Alterna's Working Women Business Loan (see Alterna's programs for requirements).

PARO Centre for Women's Enterprise

PARO Centre for Women's Enterprise is a non-profit organization that supports women entrepreneurs across Ontario through financing, mentorship, training, networking, and business development services. It provides a women-centred, community-based approach to entrepreneurship that supports individuals at different stages of business growth. Clients in Ontario and New Brunswick can access the WEOC through PARO.

Main eligibility criteria

- Must identify as a woman entrepreneur (women-led or women-owned business)
- Business owner is located in Canada

Programs

Prosper Peer Lending Circles - In this peer-based microfinance program, small groups of women entrepreneurs meet regularly to provide peer mentorship, networking, accountability, and support while also participating in the review and approval of microloan applications within their circle. Members can access microloans ranging from $1,000 to $5,000 in character-based lending. There is also the opportunity for $1,500 in micro-grants after the client has taken the loans. All of the financial institutions for this program will run a credit check, and some will not lend to individuals with criminal records.

WEOC National Loan Fund Partner Program - PARO supports women entrepreneurs in accessing loans of up to $50,000 on character-based lending by providing business counselling, mentorship, and application support before referral for loan approval. PARO's support includes help with business planning, financial projections, and overall business readiness (see more information via WEOC loan, national programs).

Women's Innovation Initiative (WIN) This program supports established women-led businesses in scaling and growth through mentorship, training, technology adoption, and access to financing and growth opportunities. It includes two funding streams:

- **BizGrowth** provides up to $2,500 in matched funding ($5,000 in total) for business expansion activities
- **Prosper Circles** offer $1,500 in matched funding through peer-based microloans

BizCamps - PARO also offers a variety of business support services, including workshops, one-on-one business counselling, and networking opportunities to strengthen business skills and readiness at all stages of entrepreneurship, as well as designated programs for Indigenous and tech entrepreneurs.

Quebec

Dejardins Group

Desjardins Group is a Canadian financial cooperative primarily serving Quebec and parts of Ontario through its cooperative network of local credit unions, offering banking, insurance, and social finance programs that support individuals, businesses, and entrepreneurs.

Programs

Desjardins Microcredit program - Dejardins' microcredit program provides loans of up to $20,000 for startup or early-stage businesses and is intended for individuals who are not eligible for conventional credit. Applicants must demonstrate a viable business plan, and apply through a partner community microcredit organization. Alongside financing, successful applicants can also receive additional coaching and business support.

Eligibility criteria

- Have a viable plan to start a new business or grow an existing one
- Not be eligible for traditional financing
- Be a member of a Desjardins caisse or credit union and have the business's main corporate account with Desjardins

Desjardins' Créavenir program - this program supports young entrepreneurs aged 18–39 starting or growing a business that is less than three years old. It offers a combination of financing (generally up to $15,000–$30,000) or potential small grants of up to about $5,000. They also receive business mentorship and coaching support.

Eligibility criteria

- Be between the ages of 18 and 39
- Have a new business that's no more than 3 years old
- Not be eligible for traditional financing or enough financing to reach your goals
- Have the business's main corporate account with Desjardins

MicroEntreprendre

MicroEntreprendre is Quebec's entrepreneurial microcredit network, operating through 20 regional organizations across all 17 administrative regions. The program provides flexible microloans, training, coaching, mentorship, and personalized business support to entrepreneurs who have little or no access to conventional financing, helping them start, grow, or consolidate a business.

Eligibility criteria

- Living in Quebec
- having a business idea or project
- limited access to conventional financing
- willingness to participate in the coaching and support services offered by the regional MicroEntreprendre organization

Programs

Their various microloan programs vary between the different local organizations but generally provide microloans between $2,000 to $20,000 CAD to aspiring and existing entrepreneurs in Quebec alongside business coaching, training, mentorship, and personalized support to help start, grow, or consolidate a business. Designed for individuals who have limited access to traditional financing, the program emphasizes flexible lending and ongoing accompaniment throughout the entrepreneurial journey.

Contact the MicroEntreprendre organization in your region

Microcredit Montreal

Microcrédit Montréal is a community-based non-profit that provides inclusive financing and personalized support to entrepreneurs who face barriers accessing conventional financing. There are 20 independent microcredit organizations in Quebec, collectively covering the entire province (see MicroEntreprendre) . Apart from the microloan offered, it also offers a women's entrepreneurship training program, and support for internationally trained professionals seeking economic integration.

Programs

Entrepreneur Loans - this program provides term loans from $500 to $20,000 for business pre-startup, startup, growth, or acquisition, alongside personalized coaching and business support. The program is intended for entrepreneurs who are excluded from traditional financing and includes both for-profit and social economy businesses.

Impact+ Fund - it offers growth-stage loans of $20,000 to $50,000 for existing businesses in select Montreal neighbourhoods to support expansion and business development.

Bridge Loan Program - this program offers short-term loans of up to $50,000 for cultural enterprises, non-profits, cooperatives, and social economy organizations that require temporary financing.

Women's Entrepreneurship Program - While not a loan program, it offers entrepreneurship training and skills-development programs for women seeking to strengthen business, leadership, financial literacy, and entrepreneurial skills in English and French. Many participants include refugee women and newcomer women beginning their entrepreneurial journey. The organization also referenced programming connected to women's economic empowerment and sustainable livelihoods, including workshops that assess participants' financial knowledge, external barriers, and lived realities such as intimate partner violence. Services include personal financial education, budgeting consultations, advocacy support, and connections with legal advocates where needed. In addition, Microcredit Montreal's approach is very relationship-based and community-oriented, with strong attention to creating safe and supportive environments for participants. Each cohort is encouraged to build community through peer networks, WhatsApp groups, and ongoing mutual support.

British Columbia

Vancouver City Savings

Vancity is a credit union based in British Columbia that provides personal and business banking services with a strong focus on community investment, social impact, and inclusive finance. It offers a range of microloan and business financing programs designed to support entrepreneurs who may face barriers accessing traditional credit, including startups and early-stage businesses. In addition to financing, Vancity also provides wraparound support such as mentorship, business advice, and networking opportunities to help entrepreneurs build capacity and long-term sustainability.

Main eligibility criteria

- Business is located in British Columbia.
- Viable business idea, business plan, or existing business operations.
- Ability to demonstrate business readiness and repayment capacity

Programs

Startup and Growing Business Loans - this program provides financing for startups (up to $50,000) based on the strength of the business idea and plan and loans for established businesses (2-3 years in operation) of up to $75,000. The program is designed to support entrepreneurs who may not yet have extensive business history but can demonstrate business viability.

Women Entrepreneur Loan Program - Delivered in partnership with WeBC, a non profit supporting women entrepreneurs in British Columbia, this program is open to women, and anyone who identifies as a woman or non-binary individual. This program offers startup financing of up to $25,000 for new businesses and up to $250,000 for businesses that have generated revenue for at least 12 months, along with mentorship, business advising, networking, and educational support. It uses a more inclusive approach to lending and does not rely solely on traditional credit criteria.

Black Entrepreneurship Loan Fund - Delivered in partnership with FACE (Federation of African Canadian Economics), this program provides loans of up to $250,000 with mentorship and tailored business advice to support Black entrepreneurs in starting and growing businesses.

Indigenous Entrepreneur Loan Program - This program offers startup financing of up to $25,000 for new businesses and up to $250,000 for entrepreneurs that self-identify as Indigenous for an Indigenous-owned business. The program's eligibility focuses on business potential, experience, and community impact rather than relying exclusively on credit history.

Atlantic Canada

Community Business Development Corporations

Community Business Development Corporations (CBDCs) are non-profit, community-based lenders that provide financing and business support to small businesses, mainly in rural Atlantic Canada. While not officially marked as microloan programs, they provide repayable loans for start-ups (First Time Entrepreneur Loan), expansion, equipment, and working capital. CBDC offices also offer training, and one-on-one business counselling for entrepreneurs looking to start or grow their business.

Main eligibility criteria

- Located in rural Atlantic Canada.
- Viable business idea or existing business with growth potential.
- Available to start-ups, existing businesses, seasonal businesses, and business purchasers.

Programs

General Business Loan - Their general business loan program provides flexible financing of up to $150,000 for entrepreneurs starting, purchasing, expanding, or improving a business in rural Atlantic Canada.

First-Time Entrepreneur Loan - This start-up program supports individuals with loans of up to $150,000 who start their first business or purchase an existing business, combining financing with guidance and coaching to help overcome barriers commonly faced by new entrepreneurs.

Future Entrepreneur (Youth) Loan - This program tailored for entrepreneurs aged 18–34 provides financing, mentorship, and flexible repayment terms for young entrepreneurs to support business start-up, expansion, or modernization.

Immigrant Loan Program - This pilot program helps newcomers and temporary residents aged 19+ with financing of up to $20,000 to start seasonal or part-time businesses through financing and business guidance.

Centre for Entrepreneurship Education and Development

The **Centre for Entrepreneurship Education and Development (CEED)** supports entrepreneurs in Nova Scotia through a combination of financing, training, mentorship, and business advisory services. It offers character-based, community-focused loans for start-ups and small businesses, along with programs that help entrepreneurs develop business plans, validate ideas, and strengthen operations. CEED focuses less on credit history and more on business potential, readiness, and commitment, making it more accessible for potential survivor entrepreneurs than traditional bank financing.

Main eligibility criteria

- Must be based in Nova Scotia for most programs
- Business loan applicants must demonstrate a viable business concept, a clear use of funds, and repayment capacity

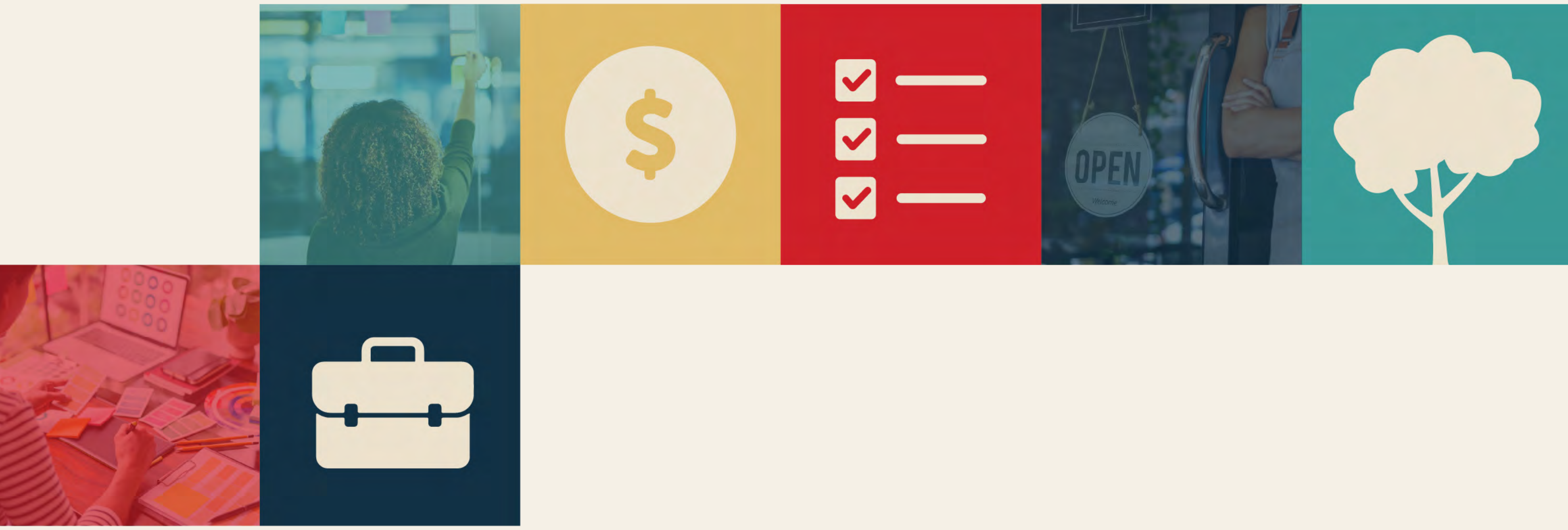
Programs

Start-Up Business Loans - This program provides business loans typically ranging from $5,000 to $50,000 for entrepreneurs starting or growing a business in Halifax, Dartmouth, and Bedford, Nova Scotia. The program focuses on business viability, readiness, and repayment capacity rather than solely on credit history, and includes access to advisory support and mentorship.

Self-Employment Benefits (SEB) Program - While not a microloan program, this 40-week entrepreneurship program for eligible unemployed or underemployed Nova Scotians combines business training, workshops, one-on-one coaching, and ongoing income support through Employment Nova Scotia while participants launch their businesses.

Entrepreneurial Edge - This is an introductory program for aspiring entrepreneurs that helps participants explore business ideas, understand available resources, and learn the fundamentals of business planning and entrepreneurship.

Knowledge helps you protect your money, your business, and your future.



Additional entrepreneurship trainings

One Spark is a Canadian organization that supports women who have experienced violence in building financial independence through entrepreneurship. The programs are designed to help participants develop sustainable self-employment pathways through structured support, including business planning assistance, mentorship, financial advisory services, and access to basic startup tools such as laptops and software. Participants must identify as women who have been impacted by violence and are seeking pathways toward economic stability and independence. Access is typically provided through referral partners and an intake screening instead of open application processes.

The Forum is a Canadian non-profit organization that supports self-identifying women, non-binary, and trans-femme entrepreneurs in building and growing their businesses. It provides programming focused on mentorship, business education, peer learning, and access to networks and capital, with an emphasis on community support and reducing barriers to entrepreneurship. Two trainings could be particularly helpful:

- **Financial Fundamentals Program** is a free training program that helps women and gender-diverse entrepreneurs build practical skills in managing business finances, including budgeting, pricing, cash flow, and financial decision-making. It focuses on strengthening financial confidence and everyday money management for running a business.

- **Mental Health Resilience Program** supports women and gender-diverse entrepreneurs by focusing on both business and mental well-being, including stress management, confidence-building, and mental health in entrepreneurship. The free program combines peer support, reflection, and skill-building to help participants manage challenges and sustain their business journey.

Launchpad for Women Entrepreneurs is a national entrepreneurship initiative delivered by DMZ in partnership with YMCA organizations. The program is designed for aspiring and early-stage women entrepreneurs across Canada and provides accessible, no-cost entrepreneurship education and business development resources.

Achēv - Empowering Newcomers for Entrepreneurship is a free entrepreneurship program that helps Ontario-based immigrants, newcomers or refugees residing assess whether self-employment is the right path and develop the skills needed to launch a business in Canada. The program includes a 4-week self-employment assessment, followed by business planning workshops, one-on-one coaching, mentorship, peer learning sessions, and connections to funding and entrepreneurship resources.

Launchpad Online (WIN-VC) is a free entrepreneurship program for women and non-binary founders that provides training, mentorship, peer networking, and coaching to strengthen business skills, financial management, and investment readiness. The program is particularly geared toward entrepreneurs seeking to grow impact-driven businesses and prepare for securing capital for social or environmentally-focused ventures.

Women's Entrepreneurship Hub (WE-Hub) is a free entrepreneurship program for women in the Greater Toronto Area that combines business training, mentorship, networking, and market testing opportunities. It also offers wraparound support such as childcare, transit assistance, settlement services, and counselling referrals to help reduce barriers to entrepreneurship.

Digital Main Street (DMS) is a free program that helps small businesses build and improve their online presence through training, tools, and one-on-one support. It focuses on practical skills like setting up websites, selling online, and using digital marketing to help entrepreneurs grow their business and reach more customers.

About the Canadian Center for Women's Empowerment

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only national non-profit organization dedicated to addressing Economic Abuse and economic injustice in the context of domestic violence through education, research, financial empowerment, policy and system change. CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence survivors to recover from Economic Abuse. It also addresses critical policy gaps preventing survivors from recovering and becoming economically secure and independent.

CCFWE offers survivor-centered and trauma-informed financial empowerment programs, free to any survivors living in Ontario:

- **Reclaim and Rise** is a financial empowerment program specifically designed to help refugee survivors who have experienced financial hardship to help build lasting financial resilience and independence.
- **SHIELD to Thrive** is a financial resilience program that is trauma and violence-informed and designed uniquely for survivors of intimate partner violence and economic abuse, prioritizing Black, Indigenous and people of colour.

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